

## Plan Options and Coverage Information

If you were hired before January 1, 2006, you are a Legacy employee. If you were hired on or after January 1, 2006 and have never been employed with the State full time prior to 01/01/06, you are a Horizon employee. The difference between the two has to do with the premium amounts. See the link below for premium information for all health insurance coverage options.

### Legacy and Horizon Select Coverage Information:

Deductibles	In-Network	Out-of-Network
• Individual	\$1,000	\$2,000
• Family	\$2,000	\$4,000
• Individual Coinsurance Maximum	\$2,500	\$3,500
• Individual Prescription Drug		\$75.00

Insurance pays 80% of approved procedures using in-network providers after deductible has been met. After the individual coinsurance maximum has been met, covered medical expenses will be paid at 100%. There is no family medical coinsurance maximum.

### Legacy and Horizon Base Coverage Information:

Deductibles	In-Network	Out-of-Network
• Individual	\$1,800	\$1,800
• Family	\$3,000	\$3,000
• Individual Coinsurance Maximum	\$2,500	\$4,000
• Family Coinsurance Maximum	\$5,000	\$8,000

Insurance pays 80% of approved procedures using in-network providers. After the coinsurance maximum has been met, covered medical expenses will be paid at 100%.

**\*\*\*It's important to remember that with the Base coverage, the pharmacy deductible is included with the health deductible. If an individual needs have a prescription filled, for example, the entire \$1,800 deductible will have to be met before any pharmacy costs will be covered.\*\*\***

[Health Insurance Premium Information](#)